

## Interview Summary

Application No.

10/046,997

Applicant(s)

BROWN ET AL.

Examiner

Kenneth L. Bartley

Art Unit

3693

All participants (applicant, applicant's representative, PTO personnel):

(1) Kenneth L. Bartley (Examiner).

(3) Kevin Afghani (Appl. rep.).

(2) Jagdish Patel (Primary Examiner).

(4) Nam Huynh (Appl. rep>).

Date of Interview: 18 September 2007.

Type: a) ☒ Telephonic b) ☐ Video Conference  
c) ☐ Personal [copy given to: 1) ☐ applicant 2) ☐ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☒ No.

If Yes, brief description: \_\_\_\_\_.

Claim(s) discussed: 1.

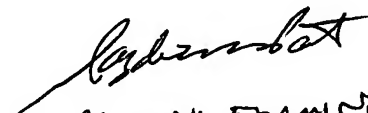
Identification of prior art discussed: US Patent 6,612,488 and US Pub 2001/0051920.

Agreement with respect to the claims f) ☐ was reached. g) ☐ was not reached. h) ☒ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: See below.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

  
PRIMARY EXAMINER  
AU 3693

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.

\_\_\_\_\_  
Examiner's signature, if required

Claim 1 discussed. Example given on last element of claim 1 where authorization occurs when transaction location is not same as location of communication device. Examiner will look at this in context of prior art, which Applicant points out device must be co-located with transaction for authorization. Concern also that location of the transaction is understood.